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FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission 45

Application Number 09/804,943

Filing Date March 13, 2001

First Named Inventor Broadbent

Art Unit 3624

Examiner Name E. Colbert

Attorney Docket Number 020530CIP

**ENCLOSURES (Check all that apply)**

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
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<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
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<input type="checkbox"/> Reply to Missing Parts/Incomplete Application	<input type="checkbox"/> Landscape Table on CD	
<input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53		

Remarks

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm Name	Kirkpatrick & Lockhart Nicholson Graham LLP		
Signature			
Printed name	Jonathan C. Parks		
Date	December 12, 2006	Reg. No.	40,120

**CERTIFICATE OF TRANSMISSION/MAILING**

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

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This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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12-12-06

IFW 3624



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3624 :  
Examiner: Colbert, E. :  
In re Application of: : AN INTERFACE SYSTEM FOR A  
Broadbent et al. : MORTGAGE LOAN ORIGINATOR  
Serial No.: 09/804,943 : COMPLIANCE ENGINE  
Filing Date: March 13, 2001 :

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box: 1450  
Alexandria, VA 22313-1450

EXPRESS MAIL CERTIFICATE

"Express Mail" label number: ER524399246US

Date of Deposit: December 12, 2006

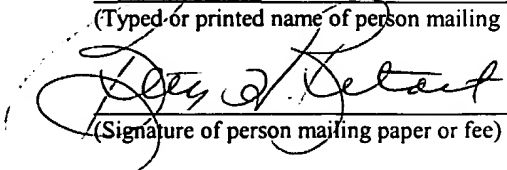
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TRANSMITTAL FORM  
RESPONSE TO OFFICE ACTION  
44 REPLACEMENT SHEETS OF DRAWINGS ATTACHED

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PATENT  
020530CIP

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Art Unit:	3694	:	
Examiner:	Colbert, E.	:	
In re Application of:		:	AN INTERFACE SYSTEM FOR A
Broadbent et al.		:	MORTGAGE LOAN ORIGINATOR
		:	COMPLIANCE ENGINE
Serial No.:	09/804,943	:	
Filing Date:	March 13, 2001	:	

**RESPONSE TO OFFICE ACTION**

December 12, 2006

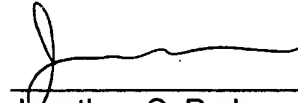
Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This communication is responsive to the Office Action mailed December 8, 2006. Please substitute the enclosed forty-four (44) replacement sheets of drawings (Figures 1-44) for the drawings presently on file with the captioned patent application.

Any questions regarding this submission are invited to the attention of applicants' undersigned representative.

Respectfully submitted,



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Jonathan C. Parks  
Reg. No. 40,120

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